



Module 7:

TRICARE Reserve Select and TRICARE Retired Reserve



Module Objectives

After this module, you should be able to:

- **Define TRICARE Reserve Select (TRS)**
- **Describe eligibility requirements for TRS coverage**
- **Define TRICARE Retired Reserve (TRR)**
- **Describe eligibility requirements for TRR coverage**
- **Distinguish between TRR and TRS**



TRICARE Reserve Select

- TRICARE Reserve Select is a premium-based health plan available worldwide to National Guard and Reserve personnel who are members of the Selected Reserve (drilling reservists)
- The U.S. Uniformed Services National Guard and Reserve Components are:
 - Army National Guard
 - Army Reserve
 - Navy Reserve
 - Marine Corps Reserve
 - Air National Guard
 - Air Force Reserve
 - Coast Guard Reserve



TRICARE Reserve Select

- TRICARE Reserve Select (TRS) delivers TRICARE Standard coverage
 - TRICARE Standard is TRICARE's fee-for-service option
- TRS members may seek care from any TRICARE-authorized provider, hospital or pharmacy
- TRS members may also seek care at military treatment facilities on a space-available basis



TRS Eligibility

Eligibility

- Enrollees must be registered in DEERS
- Guard/Reserve members must remain in the Selected Reserve (drilling reservists) throughout the entire period of TRS coverage
- Guard/Reserve members must not become eligible for (in their own right) or obtain coverage under a Federal Employee Health Benefit program (FEHB)
- Each Guard/Reserve personnel office is responsible for validating a Guard/Reserve member's qualifications and recording it in DEERS



Purchasing TRS Coverage

Step 1: Qualifying

- Log on to the DMDC Reserve Component Purchased Care Application
 - ❑ <https://www.dmdc.osd.mil/appj/reservetricare>
- Select “Purchase Coverage” and follow the instructions
- Print and sign the completed Reserve Component Health Coverage Request Form (DD Form 2896-1)

Step 2: Purchasing

- Can be done at any time throughout the year
- Mail the completed and signed DD Form 2896-1 along with the first month’s premium payment to the regional contractor within the applicable deadline



TRS Costs

| Type of Coverage | 2010 Monthly Premium | 2011 Monthly Premium |
|-----------------------|----------------------|----------------------|
| TRS Member-Only | \$49.62 | \$53.16 |
| TRS Member-and Family | \$197.65 | \$197.76 |

| Annual Deductibles | | |
|----------------------|----------------------|----------------------------|
| TRS Member Pay Grade | Member-Only Coverage | Member-and-Family Coverage |
| E-4 and Below | \$50 | \$100 |
| E-5 and Above | \$150 | \$300 |



Losing TRS Coverage

TRS members lose coverage if they:

- Are called to active duty on federal orders for more than 30 consecutive days
- Retire from active duty
- Become eligible for (in their own right) or obtain coverage under a Federal Employee Health Benefit program (FEHB)
 - TRS members must take action to disenroll from TRS if they become eligible for or enrolled in the FEHB program
- Fail to pay premiums



TRICARE Retired Reserve

- TRICARE Retired Reserve (TRR) is a premium-based health plan that qualified Guard/Reserve retirees may purchase
 - Family members and Survivors are also eligible
- Delivers TRICARE Standard coverage
- TRR offers comprehensive health coverage from any TRICARE-authorized provider or hospital worldwide



TRR Eligibility

- Guard/Reserve Components validate qualifications
- Retired reserve members must meet all of the following conditions
 - Must be retired member of Ready Reserve
 - Must be under age 60
 - Must not become eligible for (in their own right) or able to obtain Federal Employee Health Benefit Program (FEHBP) coverage
- Note: TRR members must take action to disenroll from TRR if they become eligible for or enrolled in the FEHB program



Purchasing TRR Coverage

Step 1: Qualifying

- o Log on to the DMDC Reserve Component Purchased Care Application
 - <https://www.dmdc.osd.mil/appj/reservetricare>
- o Select “Purchase Coverage” and follow the instructions
- o Print and sign the completed DD Form 2896-1, Reserve Component Health Coverage Request Form

Step 2: Purchasing

- o Can be done at any time throughout the year
- o Mail the completed and signed DD Form 2896-1 along with the two month’s premium payment to the regional contractor by the applicable deadline



TRR Costs

| Type of Coverage | 2010 Monthly Premium | 2011 Monthly Premium |
|-----------------------|----------------------|----------------------|
| TRS Member-Only | \$388.31 | \$408.01 |
| TRS Member-and Family | \$976.41 | \$1,020.05 |

| Annual Deductibles | | |
|----------------------|----------------------|----------------------------|
| TRS Member Pay Grade | Member-Only Coverage | Member-and-Family Coverage |
| E-4 and Below | \$50 | \$100 |
| E-5 and Above | \$150 | \$300 |



Distinguishing Between TRR and TRS

| | TRICARE Retired Reserve (TRR) | TRICARE Reserve Select (TRS) |
|--------------------------|--|--|
| Qualifying | <p>Must be a retired member of the Retired Reserve of a Reserve Component who has not reached age 60</p> <p>Must not become eligible for (in their own right) or obtain coverage under FEHB</p> | <p>Must be a member of Selected Reserve of the Ready Reserve (drilling reservist) throughout entire period of coverage</p> <p>Must not become eligible for (in their own right) or obtain coverage under FEHB</p> |
| Premium Rates | <p>Monthly rate: For 2010: \$388.31 for member-only \$976.41 for member and family</p> <p>For 2011: \$408.01 for member-only \$1,020.05 for member and family</p> <p>Minimum 2 months initial premium payment required upon purchase</p> | <p>Monthly rate: For 2010: \$49.62 for member-only \$53.16 for member and family</p> <p>For 2011: \$53.16 for member-only \$197.76 for member and family</p> <p>Minimum 1 month initial premium payment required upon purchase</p> |
| Survivor Coverage | <p>If sponsor dies while covered under TRR, the surviving family member(s) may purchase new or continue existing TRR coverage until the date on which the <u>deceased member would have turned 60 years of age</u></p> | <p>If sponsor dies while covered under TRS, the surviving family member(s) may purchase new or continue existing TRS coverage for <u>up to six months beyond the date of the sponsor's death</u></p> |



Congratulations! You've Completed Module 7: TRS/TRR

You should now be able to:

- **Define TRICARE Reserve Select (TRS)**
- **Describe eligibility requirements for TRS coverage**
- **Define TRICARE Retired Reserve (TRR)**
- **List eligibility requirements for TRR coverage**
- **Distinguish between TRR and TRS**

